

University of Science & Arts of Oklahoma
Return to Title IV Policy

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Policy for Title IV Aid Recipients Who Completely Withdraw

Students who receive Title IV funds or have met the conditions that entitle them to a late disbursement, who withdraw from all their Title IV eligible courses at USAO prior to the end of the payment period, will be subject to the Return of Title IV (R2T4) funds policy. Title IV funds includes: the Pell Grant, Supplemental Education Opportunity (SEOG) Grant, Subsidized Stafford Direct Student Loans, Unsubsidized Stafford Direct Loans and Parent Plus Loans.

Students are awarded Title IV funds under the assumption they will attend school for the entire period for which the assistance is awarded. When a student withdraws, the Financial Aid Office will determine the date of the withdrawal and calculate the amount of Title IV funds earned while enrolled in classes according to the following Return to Title IV (R2T4) funds formula: **number of days attended divided by the number of days scheduled in the payment period**. Breaks of at least five days are not included in this calculation.

If the percentage completed **exceeds** 60% of the payment period, a student is considered to have earned all their Title IV funds. If the student has not completed 60% of the payment period, a recalculation of aid will be performed.

When performing the recalculation of aid, if the amount of Title IV funds disbursed **exceeds** the amount of Title IV funds earned, the unearned funds must be returned. If the amount of Title IV funds disbursed to the student is **less than** the Title IV funds earned, the student may be eligible to receive a post-withdraw disbursement.

USAO must include Title IV funds that were disbursed or could have been disbursed in the recalculation of aid. A recalculation of Title IV funds may be completed based on regulatory calculations before a R2T4 is completed.

RETURN TO TITLE IV WITHDRAW POLICY

A student is considered withdrawn when they do not complete all the days of the payment period. The date of the withdrawal will be determined by whether the student is an official or unofficial withdrawal.

A student who notifies USAO they intend to withdraw is considered an “**official withdraw**.” The withdrawal date may be designated as the date the student notifies USAO of their intent to withdraw, begins the withdraw process, or the documented last date of academic engagement that is earlier or later than the date a student begins the withdraw process. Complete withdrawals

are processed through the Registrar's Office (Troutt Hall 204); however, the withdraw process begins with the Student Success Center (Nash Library 306).

A student who stops attending all courses at USAO prior to the end of the term without notifying the institution is considered an **"unofficial withdraw."** The withdrawal date for an unofficial withdrawal may be designated as the midpoint of the term or the last date of academic engagement.

A student who fails to earn a passing grade in any course in the payment period is an **unofficial withdrawal**. Unearned grades include: incompletes (I), withdraws (W), administrative withdraws (AW), remedial fails (RF), and fails (F). When faculty report grades at the end of the term they are required to report the last date of attendance or academic engagement for all F's. Once grades are posted, the Financial Aid Office identifies all Title IV students who did not receive any passing grades and processes them under the unofficial withdrawal policy.

All withdrawals will impact Satisfactory Academic Progress (SAP).

STUDENTS ENROLLED IN MODULES

A student who is enrolled in modules, or a course that does not span the entire length of the payment period, will be considered withdrawn if they cease to attend, or fail to begin attendance in a scheduled course that is included in the payment period. Students who withdraw from modules but are still enrolled in other courses may have their aid recalculated to reflect their enrollment.

POST-WITHDRAWAL DISBURSEMENT

USAO must make, or offer to make, a post-withdrawal disbursement (PWD) to a student or parent PLUS borrower who is eligible. The disbursement must be made from undisbursed Title IV grant funds before undisbursed Title IV loan funds. A student who is eligible for a post-withdrawal disbursement of a loan must notify the financial aid office, in writing, within 14 days of receiving notification of their eligibility, for their loan to be disbursed as a PWD.

A post withdrawal disbursement cannot be made for:

1. A student who withdraws from a program offered in modules before beginning attendance in enough classes to establish half time enrollment.
2. A student, or on behalf of a student, for whom the institution did not receive a valid ISIR or SAR by the annual deadline published by the Department of Education (ED) in the federal registrar.

If outstanding charges exist on the student's account, USAO may credit the account up to the amount of outstanding charges. Loan funds that make up the post-withdrawal disbursement may be applied after obtaining confirmation from the student, or Parent Plus Borrower, that they still wish to have the loan funds disbursed.

Grant funds that make up the post-withdrawal disbursement may be applied to a student's outstanding charges.

R2T4 EXEMPTIONS

Students who are considered withdrawn will be subjected to R2T4 calculations if they do not meet the following exceptions.

1. Students who successfully complete one credit (D, C, B, A, RP, or P).
2. Students who receive only Federal Work-Study.
3. Students who are reported as never attending class during the first two weeks of the term.
4. A student who completes all the requirements for graduation from their program before completing the days or hours in the period that they were scheduled to complete is not considered withdrawn.

WITHDRAWAL EXEMPTION

As of 2/3/2025, a student is not considered to have withdrawn and will be excluded from an R2T4 calculation if the following conditions are met:

1. The institution's records treat a student as having never attended courses for that payment period or period of enrollment;
2. The institution returns all the Title IV grant or loan assistance, including all Title IV credit balances provided to the student or parent, that were disbursed for that payment period or period of enrollment;
3. The institution refunds all institutional charges to the student for the payment period or period of enrollment; and
4. The institution writes off or cancels any payment period or period of enrollment balance owed by the student to the institution due to the institution's returning of Title IV funds to the Department."

Module Exemptions

1. A student who completes all requirements for graduation.
2. Successfully completes Title IV-eligible coursework in one module or combination of modules that equals 49% or more of the number of countable days in the payment period.
3. Successfully completes Title-IV eligible coursework equal to or greater than half-time enrollment (6 credit hours) for the payment period.
4. Confirming attendance in writing for a Title-IV eligible course in a later module during the term of the withdrawal.

Students who meet the above exemptions may have their Title IV aid recalculated per applicable program regulations before the R2T4 is performed.

RETURN POLICY FOR UNEARNED FUNDS

The Financial Aid Office will calculate the amount of federal funds that must be returned according to the Return of Title IV funds formula for students who do not complete 60% of the payment period. Any unearned funds will be returned to the appropriate Title IV programs as soon as possible but no later than 45 days after the date USAO determines the student withdrew.

Unearned funds will be returned to Title IV aid programs in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, PLUS Loan, Federal Pell Grant, and SEOG grant.

USAO will send notification to the student's email account, or the mailing address on file with the Registrar, within 30 days of determining whether a student has withdrawn, if they are determined to need an R2T4 recalculation and are eligible for a post-withdraw disbursement **or** will have unearned funds returned on their behalf.

Any unearned Title IV funds will be returned to the appropriate Title IV program within 45 days of the date USAO determines whether a student officially or unofficially withdraws from all courses before the end of the payment period. If USAO returns federal funds on behalf of a student, the student should check with the Business's Office (Troutt 220) to determine if the student owes unpaid charges as this may lead to a registration hold until resolved.